

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/21/06.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin Matthew Curfman
409 E 73rd St
Kansas City, MO 64131

Mary Patricia Curfman
409 E 73rd St
Kansas City, MO 64131

Case Number:
06-40629-jwv

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1060
xxx-xx-5592

Attorney for Debtor(s) (name and address):
Douglas B. Breyfogle
4505 Madison Ave
Kansas City, MO 64111
Telephone number: 816-751-0595

Bankruptcy Trustee (name and address):
Richard Fink
Suite 800
818 Grand Blvd
Kansas City, MO 64106-1910
Telephone number: 816-842-1031

Meeting of Creditors

Date: **April 20, 2006**

Time: **09:00 AM**

Location: **Chapter 13 Trustee Meeting Room, Room 950, 818 Grand Blvd., Kansas City, MO 64106**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **7/19/06**

For a governmental unit:

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint Objecting to Determine Dischargeability of Certain Debts:

Sixty (60) days after the first date set for the meeting of creditors.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Web Address of the Bankruptcy Clerk's Office:

<http://www.mow.uscourts.gov>

For the Court:

Clerk of the Bankruptcy Court:
Patricia L. Brune

Telephone number : 816-512-1800

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 3/22/06

Objections to confirmation must be filed with the clerk within 20 days after the conclusion of the 341 meeting. The plan may be confirmed without further notice or hearing absent timely objections.

The Court will set a confirmation hearing only upon the filing of an objection to confirmation or the trustee's motion to deny confirmation.

Creditors with a security interest in property of the estate must provide evidence of perfection to both the trustee and to debtor's attorney prior to the meeting date scheduled above. The trustee may file a motion to avoid any such lien if evidence of perfection is not timely provided.

If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access to the courthouse.

EXPLANATIONS

Imaged Certificate of Service Page 2 of 3

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|---|---|
| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. |
| Foreign Creditors | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| -- Refer to Other Side for Important Deadlines and Notices -- | |
| | |

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0866-4
Case: 06-40629

User: kostrowr
Form ID: b9i

Page 1 of 1
Total Served: 18

Date Rcvd: Mar 22, 2006

The following entities were served by first class mail on Mar 24, 2006.

db +Kevin Matthew Curfman, 409 E 73rd St, Kansas City, MO 64131-1622
db +Mary Patricia Curfman, 409 E 73rd St, Kansas City, MO 64131-1622
aty +Douglas B. Breyfogle, 4505 Madison Ave, Kansas City, MO 64111-3509
tr +Richard Fink, Suite 800, 818 Grand Blvd, Kansas City, MO 64106-1901
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,
Jefferson City, MO 65105-0475
11821616 +Cbusasears, 8725 W Sahara Ave, The Lakes NV 89163-0001
11821617 +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville OH 43081-2822
11821618 +Commerce Bank Kansas, Po Box 248, Kansas City MO 64141-6248
11821619 +Hfc - Usa, P.O. Box 1547, Chesapeake VA 23327-1547
11821620 +Household Bank, 90 Christiana Rd, New Castle DE 19720-3118
11821621 I.C. Systems, Inc., PO Box 64437, Saint Paul MN 55164-0437
11821622 +Litton Loan Servicing, 4828 Loop Central Dr, Houston TX 77081-2166
11821623 +South and Associates, 6363 College Blvd Suite 100, Overland Park KS 66211-1542
11821624 +Southwst Nt, Po Box 1401, Wichita KS 67201-1401
11821625 +Target National Bank, PO Box 64548, Saint Paul MN 55164-0548
11821626 +Washmtl/prov, 4940 Johnson Dr, Pleasanton CA 94588-3308
11821627 +Wffinancial, 8950-C Hillcrest, Kansas City MO 64138-3782

The following entities were served by electronic transmission on Mar 22, 2006 and receipt of the transmission was confirmed on:

11821615 +EDI: CAPITALONE.COM Mar 22 2006 17:47:00 Capital 1 Bk, 11013 W Broad St,
Glen Allen VA 23060-5937
11821616 +EDI: SEARS.COM Mar 22 2006 17:47:00 Cbusasears, 8725 W Sahara Ave, The Lakes NV 89163-0001
11821619 +EDI: HFC.COM Mar 22 2006 17:47:00 Hfc - Usa, P.O. Box 1547, Chesapeake VA 23327-1547
11821620 +EDI: HFC.COM Mar 22 2006 17:47:00 Household Bank, 90 Christiana Rd,
New Castle DE 19720-3118

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2006

Signature:

